

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ray W. Keller
Lisa M. Keller
Debtor(s)

Bankruptcy Case No.: 17-20528-GLT
Issued Per 3/25/2021 Proceeding
Chapter: 13
Docket No.: 77 - 69
Concil. Conf.: March 25, 2021 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 28, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,090.00 as of April, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Mar. 25, 2021 at 10:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 22 of Bank of America with payment changes implemented .
- ☒ H. Additional Terms: National Collegiate Student Loan Trust Claim No. 4 to be paid \$25.00 per month as long term debt unsecured specially classified.

US. Dept of Education Claim No. 16-2 to be paid \$25.00 Per Month as long term continuing debt unsecured specially classified.

Claim No. 18-2 of Navient to be paid \$25.00 per month as long term continuing debt unsecured

specialty classified.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

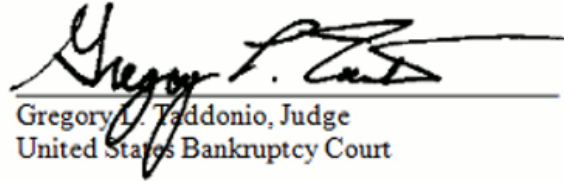
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: March 25, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Ray W. Keller
Lisa M. Keller
Debtors

Case No. 17-20528-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 25, 2021

User: dbas
Form ID: 149

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ray W. Keller, Lisa M. Keller, 154 Union St., Uniontown, PA 15401-4770
14363821	+ Aesthetic Dental, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
14363823	+ American Education Services, Payment Center, Harrisburg, PA 17130-0001
14363825	+ Barclay, PO Box 13337, Philadelphia, PA 19101-3337
14363824	Barclay, PO Box 60517, City of Industry, CA 91716-0517
14647430	+ Commonwealth of Pennsylvania, Office of Inspector General, 555 Walnut Street, 8th Floor, Harrisburg PA 17101-1928
14363829	+ Commonwealth of Pennsylvania, PO Box 8032, Harrisburg, PA 17105-8032
14363831	+ Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363832	+ Dr. Sheba, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14927666	F.N.B. Properties Company, Inc., c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14927665	+ F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
15205104	F.N.B. Properties Company, Inc., c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14366419	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962
14407469	+ FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
14363833	+ Fayette EMS, PO Box 862, Connellsville, PA 15425-0862
14637827	Fayette Physician Network, PO Box 1123, Minneapolis, MN 55440-1123
14363834	Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363838	+ Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
14363839	Fortiva, PO Box 790105, Saint Louis, MO 63179-0105
14363840	+ Grandview Medical Center, Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363843	+ JC Penney/Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
14363841	+ Janet Keller, 174 Askarn St., Uniontown, PA 15401-2902
14363844	Justice, PO Box 71106, Charlotte, NC 28272-1106
14363845	+ Linda Shaffer, 174 Askarn St., Uniontown, PA 15401-2902
14363847	+ Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14382078	+ National Collegiate Student Loan Trust 2007-3, Po Box 4275, Norcross, GA 30091-4275
14363855	+ Pain Med PC, 115 Center Avenue, Pittsburgh, PA 15215-3016
14363856	+ Pennsylvania Department of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
14363857	+ Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387
15344593	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14363860	Southwest Regional Tax Bureau, 1 Centennial Way, Scottdale, PA 15683-1741
14363861	Transworld Systems Inc., P.O. Box 15618, Dept.926, Wilmington, DE 19850-5618
14641121	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363862	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
14363863	+ Uniontown Hospital, PO Box 644352, Pittsburgh, PA 15264-4352

TOTAL: 35

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0315-2

User: dbas

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Date Rcvd: Mar 25, 2021

Form ID: 149

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Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14365759	Email/Text: ally@ebn.phinsolutions.com	Mar 26 2021 03:57:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14363822	+ Email/Text: ally@ebn.phinsolutions.com	Mar 26 2021 03:57:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14631713	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 26 2021 03:31:44	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14363826	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 26 2021 03:18:13	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14399135	+ Email/Text: bankruptcy@sccompanies.com	Mar 26 2021 03:58:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363830	Email/Text: bankruptcy@sccompanies.com	Mar 26 2021 03:58:00	Country Door, 1112 Seventh Avenue, Monroe, WI 53566-1364
14363846	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 26 2021 03:25:27	Macy's, PO Box 8113, Mason, OH 45040
14363835	Email/Text: bnc-bluestem@quantum3group.com	Mar 26 2021 03:58:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363842	+ Email/PDF: gecsed@recoverycorp.com	Mar 26 2021 03:18:05	JC Penney's, PO Box 965009, Orlando, FL 32896-5009
14405293	Email/PDF: resurgentbknofications@resurgent.com	Mar 26 2021 03:24:57	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14407476	Email/PDF: resurgentbknofications@resurgent.com	Mar 26 2021 03:31:48	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14519110	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 26 2021 03:58:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14363853	+ Email/PDF: pa_dc_claims@navient.com	Mar 26 2021 03:18:19	Navient Solutions, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
14643180	Email/PDF: pa_dc_claims@navient.com	Mar 26 2021 03:18:21	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363854	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 26 2021 03:57:00	New York & Company, PO Box 659728, San Antonio, TX 78265-9728
14648373	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 26 2021 03:31:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14381093	Email/Text: bnc-quantum@quantum3group.com	Mar 26 2021 03:57:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14363859	Email/Text: bankruptcy@sccompanies.com	Mar 26 2021 03:58:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14396258	+ Email/Text: bankruptcy@sccompanies.com	Mar 26 2021 03:58:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363864	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 26 2021 03:57:00	Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: dbas

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Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, NA
cr		FORD MOTOR CREDIT CO. LLC
cr		PennyMac Loan Services, LLC
14649365		Bank of America, N.A.
cr	*+	Ally Bank, P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
14363827	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363828	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363836	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363837	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363848	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363849	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363850	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363851	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363852	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14643181	*	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363858	##+	Regency Finance, PO Box 2045, Uniontown, PA 15401-1645

TOTAL: 5 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Ray W. Keller asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Lisa M. Keller asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Beth L. Slaby	on behalf of Creditor F.N.B. Properties Company Inc. bslaby@grenenbirsic.com, mcpupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor F.N.B. Properties Company Inc. raphaeld@fnb-corp.com
Garry Alan Masterson	on behalf of Creditor FORD MOTOR CREDIT CO. LLC pitecf@weltman.com
Jerome B. Blank	on behalf of Creditor Bank of America NA pawb@fedphe.com
Lauren Moyer	

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on behalf of Creditor PennyMac Loan Services LLC ecfmail@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC ecfmail@ecf.courtdrive.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com

TOTAL: 12